PUNJI BAAZAR

Where Your Wealth Compounds

“Empowering every indian to build generational wealth through ethical, educated and systematic investing”

PUNJI BAAZAR
Where Your Wealth Compounds

PUNJIBAAZAR – Where Your Wealth Compounds

Our Core Ideology

- “**Empowering every indian** to build generational wealth through **ethical, educated and systematic investing**”
- Fusion of **Indian values** with **global investment acumen**
- Transparent, **SEBI-compliant products** and ISO-aligned systems

PUNJI BAAZAR
Where Your Wealth Compounds

About Punjibaazar

- **40+ years** of business leadership and ethical wealth stewardship
- Serving **HNIs, NRIs, Family Offices, Institutions** in India & USA
- **Strategies backed by data,** structured with discipline, and built for longevity

PUNJI BAAZAR
Where Your Wealth Compounds

Mr. Arun Khetarpal

Director, Punjibaazar

Educational & Professional Foundation

- Strong academic background in Science, Engineering, and MBA
- Brings 40+ years of global experience across India, U.S., Europe, Japan & emerging markets
- Known for combining technical foresight, analytical rigor, and business strategy

Career Milestones & Achievements

- Scaled a capital equipment power generation startup to ₹700 Cr turnover
- Proven track record in execution, operations, and financial leadership
- Deep experience in guiding:
    - **SMEs**
    - **High-Net-Worth Individuals (HNIs)**
    - **Foreign Investors**

Role at Punjibaazar

- Plays a key role in shaping investor journeys with clarity & confidence
- Designs future-ready strategies grounded in:
    - **Operational excellence**
    - **Global perspective**
    - **Research-driven insights**

Investment Philosophy

- Expert in Portfolio Management, Risk Mitigation, and Alternative Investments
- Focused on creating structurally sound & financially rewarding opportunities

Leadership Style

- Leads with trust, transparency, and performance
- Aligns engineering mindset with investor goals
- Committed to building long-term, sustainable ventures

PUNJI BAAZAR
Where Your Wealth Compounds

Mr. Rahul Sachar

Director, Punjibaazar

Vision & Philosophy

- Believes India is entering a "golden era of opportunity", especially in Tier 2 & Tier 3 cities
- Advocates value creation and long-term wealth compounding from grassroots ventures

Investment Journey & Successes

- Began with on-ground research and early-stage equity participation
- Notable success:
    - **Invested in Urban Tots (2020) – ~2% stake in 1,000 sq. ft. setup**
    - **Played an active role as Director, driving strategic, corporate, and government engagement**
    - **Achieved 11x return on exit over 4 years**

Investment Philosophy

- Fuses capital + commitment — not just investing, but scaling ventures
- Invested in SpaceFields, ePlane, Credfin, Vikran Engineering, and other high potential early-stage startups
- Known for spotting under-the-radar opportunities and turning them into scalable growth stories

The Punjibaazar Vision

- Founded Punjibaazar to democratize access to elite early-stage opportunities
- Focus: Bridging real-world businesses with value-conscious investors
- Builds structured, transparent, and scalable pathways through PMS, AIFs, and emerging assets

Today at Punjibaazar

- Leads a team of seasoned industry professionals
- Driving a mission for inclusive, strategic, and impact-driven wealth creation
- Committed to unlocking the potential of “Real India” for Real Investors

PUNJI BAAZAR
Where Your Wealth Compounds

Research Desk Advantage

- Dedicated in-house analysts
- Sector rotation, market timing & product evaluation
- Proprietary frameworks for PMS & AIF selection
- Forensic risk filtering, alpha opportunity mapping

PUNJI BAAZAR
Where Your Wealth Compounds

Client-Centric Long-Term Vision

- To be India’s most trusted wealth creation platform
- Empower clients to grow, preserve, and share wealth
- Align investments to life goals and time horizons

PUNJI BAAZAR
Where Your Wealth Compounds

Tailored Offerings Based on Needs

- ✓ Mutual Funds – Smart, simple, diversified wealth compounding
- ✓ PMS – Expert-managed portfolios with risk-adjusted returns
- ✓ AIFs – Exclusive, high-growth opportunities beyond stock markets
- Products recommended based on:
  - Investment horizon
  - Financial goals
  - Personal risk appetite

AIF in India – Overview & Future

What is AIF (Alternative Investment Fund)?

- A regulated investment vehicle under SEBI AIF Regulations, 2012.
- Pools capital from HNIs/UHNIs to invest in non-traditional assets.
- Invests in unlisted equity, startups, real estate, debt, and hedge strategies.
- Structured into:
    - **Category I:** Startups, SMEs, social ventures (govt. supported).
    - **Category II:** PE, debt, real estate (most popular segment).
    - **Category III:** Long-short funds, hedge strategies (high risk).

PUNJI BAAZAR
Where Your Wealth Compounds

When Did AIF Start?

- AIFs were introduced in May 2012 via SEBI (AIF) Regulations.
- Created to bring transparency and formal structure to private capital.
- Replaced earlier structures like VC funds and pooled NBFCs.

AIF Industry Size (as of 2024–25)

- ₹10.55 lakh crore+ total AUM across all categories (SEBI data, 2024).
  - Category I: ₹1.24 lakh crore
  - Category II: ₹7.71 lakh crore
  - Category III: ₹1.6 lakh crore
- Category II AIFs dominate due to PE and structured credit demand.

PUNJI BAAZAR
Where Your Wealth Compounds

Future Growth Projections

- Expected to reach ₹25–30 lakh crore by 2030
- Driven by:
    - Rising HNI population (India has 3rd-highest in the world).
    - Shift from traditional assets to professionally managed alternatives.
    - SME & Pre-IPO boom fueling growth-stage investing.
    - Institutional participation (family offices, corporates, pensions).
    - SEBI's digitalization (CAMS, KFinTech onboarding simplification).

Key Benefits of AIFs

- Access to exclusive private opportunities (not available in stock market).
- Long-term wealth compounding (3-7 year horizon).
- Flexibility in strategy (sectoral, credit, growth, real estate, infra).
- Lower volatility compared to public equity.
- Strong governance, due diligence & portfolio monitoring.

Global Trend

- India is aligning with global HNI behavior—diversifying 20–30% wealth into AIF-like structures.
- More AIFs being launched with ESG, VC, climate, and infra themes.

PUNJI BAAZAR
Where Your Wealth Compounds

PMS (Portfolio Management Services) – Overview & Future

What is PMS (Portfolio Management Services)?

- A customized wealth management service for HNIs provided by SEBI-registered Portfolio Managers.
- Investors own individual securities directly (not pooled like MFs).
- Strategies include multi-cap equity, thematic, debt, special situations, etc.
- Offered by top AMC arms, brokerages, and boutique asset managers.

When Did PMS Start in India?

- Formal structure introduced under SEBI PMS Regulations, 1993.
- Revised & strengthened under SEBI PMS Regulations, 2020:
  - Min. investment raised to ₹50 lakhs.
  - Better disclosures, custodian requirements, transparency.

PUNJI BAAZAR
Where Your Wealth Compounds

PMS Industry Size (as of 2024–25)

- Total AUM: Over ₹6.6 lakh crore+ (as per SEBI data, March 2025).
- Equity-oriented PMS accounts for ~80% of assets.
- ~400+ registered Portfolio Managers in India.

Future Growth Projections

- Expected to cross ₹12–15 lakh crore AUM by 2030.
- Fueled by:
  - Expanding HNI/UHNI base.
  - Demand for personalized, alpha-generating strategies.
  - Underperformance of passive funds in volatile markets.
  - Trend of moving from fixed income/FDs to active equity.

PUNJI BAAZAR
Where Your Wealth Compounds

Key Benefits of PMS

- Tailored portfolios: Customized to client's goals, risk appetite.
- Direct holding of stocks in your name (more transparent).
- Focused portfolios (20–30 stocks) for potential higher alpha.
- Suitable for long-term compounding (3–5 years+).
- Dedicated RM and real-time reporting.

Global Trend

- Indian PMS is catching up with global practices like:
  - Quant PMS, Smart Beta, ESG-themed portfolios.
  - High demand in NRIs and offshore investors seeking India alpha.
- Institutional money & family offices increasingly choosing PMS over MFs for control + performance.

PUNJI BAAZAR
Where Your Wealth Compounds

What is a Mutual Fund?

- A professionally managed pooled investment scheme regulated by SEBI.
- Collects money from multiple investors to invest in a diversified portfolio of stocks, bonds, money market instruments, etc.
- Ideal for retail investors looking for liquidity, diversification, and moderate risk-return.

When Did Mutual Funds Start in India?

- Introduced in 1963 with Unit Trust of India (UTI).
- Opened to public and private sector players in 1993 under SEBI regulations.
- Growth accelerated after 2000 with SIPs, digital platforms, and AMFI awareness campaigns.

Mutual Fund Industry Size (as of 2024–25)

- Total AUM: ₹55 lakh crore+ (as of March 2025).
- Over 16 crore folios across equity, debt, hybrid, and solution-oriented schemes.
- SIP contribution: ₹20,000+ crore/month (rising steadily).

PUNJI BAAZAR
Where Your Wealth Compounds

Future Growth Projections

- Expected to cross ₹100 lakh crore AUM by 2030.
- Key drivers:
    - Rising middle class and growing financial awareness.
    - Surge in SIP investors from Tier 2/3/4 cities.
    - Government push for financial inclusion and digital access.
    - Integration of wealth-tech platforms (Zerodha, Groww, Kuvera).
    - Retirement planning, child planning, and tax-saving fueling inflows.

PUNJI BAAZAR
Where Your Wealth Compounds

Key Benefits of Mutual Funds

- Diversification: Spread across many stocks/sectors reduces risk.
- Liquidity: Easy entry and exit (especially in open-ended funds).
- Regulated and transparent: NAVs published daily; portfolios disclosed monthly.
- Professional management: Handled by certified fund managers.
- Tax-efficient: ELSS offers tax savings under Section 80C.

Global Trend

- India becoming a global model for retail mutual fund participation.
- Rise of passive investing (Index funds/ETFs).
- MF inflows increasingly used in capital markets and SME funding.

PUNJI BAAZAR
Where Your Wealth Compounds

Our Promise

- Every rupee is treated with care and purpose
- We don’t just sell products — we match needs with strategy
- Focused on long-term compounding, not short-term noise

PUNJI BAAZAR
Where Your Wealth Compounds

Why Choose Punjibazaar to Invest?

1. Expertise in Alternative Investments
2. System-Oriented & Transparent Advisory
3. Goal-Based Wealth Compounding
4. Regulated & Compliant Operations
5. End-to-End Digital Support
6. Early-Stage Access & Exclusive Opportunities
7. Personalized Relationship Management
8. Strong Research & Market Intelligence
9. Trusted by Professionals & HNIs
10. Expanding With Vision

PUNJI BAAZAR
Where Your Wealth Compounds

Disclaimer – Punjibaazar

Punjibaazar is a registered distributor/advisor of financial products and does not provide any guaranteed returns or assurance of capital safety. All investments in Mutual Funds, Alternative Investment Funds (AIFs), Portfolio Management Services (PMS), and other financial instruments are subject to market risks. Investors are advised to read all schemerelated documents carefully before investing.

Past performance is not indicative of future returns. The information provided on our platform or through our representatives is for informational and educational purposes only and should not be considered as investment advice unless specifically mentioned. Punjibaazar and its affiliates are not liable for any direct or indirect loss arising out of the use of this information. Investors are advised to consult their financial, legal, and tax advisors before making any investment decisions. All regulatory and compliance procedures are followed as per SEBI, AMFI, and other applicable authorities.

Get In Touch

sales@punjibaazar.com
support@punjibaazar.com
+91 9056951844
Harindra Nagar, Kotkapura Road, Faridkot - 151203
Serving clients across India, U.S., and other international markets.